Loans of Fishermen

7031. SHRI CHNNDRESH PATEL: Will the Minister of FINANCE be pleased to state:

(a) whether loans are given to fishermen for various purposes by banks and other financial institutions;

(b) whether other facilities and subsides are also given to the fishermen and other persons employed in the fishing trade; and

(c) if so, the details of such loans, facilities, subsidies, etc. given to the fishermen and others in Gujarat during each of the last three years?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) to (c). Reserve Bank of India (RBI) has reported that advances provided by commercial banks for fisheries are covered under Priority Sector as activity allied to agriculture and hence eligible for various concessions such as concessional rate of interest, liberalised margin and security norms. Short term and term loans are granted by banks for development of fisheries in all its aspects from fish catching to the stage of export, financing of equipment necessary for deep sea fishing, etc. Besides, under Integrated Rural Development Programme, Government subsidy ranging from 25% to 50% is given for the above activities to eligible borrowers. The amount of loans and advances disbursed for fisheries by all scheduled commercial banks in the State of Gujarat for during the last three years is as follows:

(Rs. in crores)

Years	*Amount*
June 1987	6.90
June 1988	7.43
June 1989	2.67

(latest available)

investment by Bank and financial institutions in Maharashtra.

7032. SHRI ANNA JOSHI: Will the Minister of FINANCE be pleased to state:

(a) the amount invested by the Life Insurance Corporation of India, General Insurance Corporation and various banks in Maharashtra separately during the last three years;

(b) whether these banks and financial institutions have any proposal to invest more capital in Maharashtra; and

(c) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a)

Years	*Amount (Rs. in Crores)*	
	L.I.C	G.I.C
1988-89	206.86	80.31
1989-90	402.23	143.37
1990-91	315.16	143.27

Information in respect of Banks is being collected and will be laid on the Table of the House.

(b) and (c). Investments of LIC and GIC funds are governed by the provisions of Section 27A and 27B respectively of the Insurance Act, 1938 as also the Government guidelines issued in this behalf. While institutions have taken a number of steps to promote higher level of enterpreneurial activity in industrially less developed regions, the flow of institutional assistance to any region depends on the number of worthwhile proposals coming from them.

Legal aid and Advice Boards

7033. SHRI N. DENNIS: Will the Minister of LAW, JUSTICE AND COMPANY AFFAIRS be pleased to state:

(a) whether Legal Aid and Advice Boards have been set up in all States and Union Territories;

(b) if so, the details thereof; and

(c) if not, the reasons therefor and the steps taken by the Government to set up these Boards in States/Union Territories?

THE MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS AND MINISTER OF STATE IN THE MINISTRY OF LAW, JUSTICE AND COMPANY AFFAIRS AND PARLIAMENTARY AFFAIRS (SHRI RANGARAJAN KUMARAMANGALAM): (a) and (b). Legal Aid and Advice Boards have been set up in the States of Andhra Pradesh, Assam, Bihar, Goa, Gujarat, Haryana, Himachal Pradesh, Jammu & Kashmir, Karnataka, Kerala, Madhya Pradesh, Manipur, Meghalaya, Nagaland, Orissa, Punjab, Rajasthan, Sikkim, Tamil Nadu, Tripura, Uttar Pradesh and West Bengal and the Union Territories of Chandigarh, Daman & Diu, Delhi and Pondicherry. Legal Aid and Advice Board has also been set up in the Andaman & Nicobar Islands but it has yet to become functional pending creation of some posts.

(c) Legal Aid Boards have not yet been set up in the States of Arunachal Pradesh and Mizoram because of their traditional tribal customs and laws. However, Legal Aid Programmes in these states are being monitored by the Judicial Department of their respective Governments.

Steps are also being taken to set up Legal Aid and Advice Boards in the Union Territory of Dadra and Nagar Haveli and Lakshadweep.

Housing Finance by Banks

7034. SHRI LOKANATH CHOUDHURY: Will the Minister of FINANCE be pleased to state:

(a) the details of the guidelines issued by the Reserve Bank of India from time to time and contents of their letter dated November 2, 1988 to the Scheduled Commercial banks for providing credit to housing sector;

(b) whether the guidelines and contents of the aforesaid RBI letter are in operation as on date;

(c) if so, whether the scheduled commercial banks have extended adequate credit to the individuals/members of the group housing societies during the last two years and till date, for boosting the housing activities in the Union Territory of Delhi; and

(d) if so, the factual position thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) and (b). The main features of the guidelines regarding housing finance issued by Reserve Bank of India (RBI) to all Scheduled Commercial Banks in November, 1983 and modifications made in it from time to time are indicated in the attached statement. These guidelines are still generally in operation.

(c) and (d). RBI has reported that the banks have been achieving the all-India